

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

In Re:
Alice D. Petrone

Debtor

Chapter 7
Case No. 08-12024
Honorable Arthur N. Votolato

CONSENT ORDER APPROVING TRIAL LOAN MODIFICATION

On March 16, 2007, debtor Alice D. Petrone ("Debtor") executed a note to Washington Mutual Bank, FA in the original principal amount of \$223,000.00 (the "Note"). The Note is secured by a mortgage to Washington Mutual Bank, FA, dated March 16, 2007 and recorded with the Land Evidence Records of Cranston at Book 3623, Page 224 (the "Mortgage"). The Mortgage is a first mortgage on the real property known and numbered as 24 Brettonwoods Drive, Cranston, Rhode Island (the "Property") which is owned by the Debtor. JPMorgan Chase Bank, National Association, successor by merger to Washington Mutual Bank, (hereinafter "JPMorgan Chase Bank, National Association") is the current holder of the Note and Mortgage.

To address the arrearages on the loan, the Debtor applied for a loan modification. The Debtor has pre-qualified for the Home Affordable Modification Trial Plan (the "Trial Plan"). As set forth in the attached pre-qualification letter, the Debtor is to make the following trial payments:

\$930.42 due on February 1, 2010;

\$930.42 due on March 1, 2010; and

\$930.42 due on April 1, 2010.

The Trial Plan is subject to Court approval.

As further set forth in the attached pre-qualification letter, once the Debtor completes the Trial Plan, JPMorgan Chase Bank, National Association will request updated financial information in order to review the Debtor for a permanent loan modification.

Based on the consent of the undersigned, it is hereby ORDERED, ADJUDGED, and DECREED that the Trial Plan is hereby approved in its entirety.

This order consented to by:

Alice D. Petrone,
Pro Se Debtor



Alice D. Petrone
24 Brettonwoods Drive
Cranston, RI 02920
Phone: (401) 941-7887
Email: alipet69@aol.com

JPMorgan Chase Bank,
National Association
By its attorney,

/s/ John T. Precobb
John T. Precobb, Esq., RI# 5698
P.O. Box 962169
Boston, MA 02196
Phone: (617) 502-4100
Fax: (617) 502-4101
bankruptcy@orlansmoran.com
File No. 362.4337

At _____ this _____ day of _____, 2010

Honorable Arthur N. Votolato
U.S. BANKRUPTCY JUDGE



To whom it may concern,

Loan # [REDACTED] / Case #08-12024

The above referenced loan has been pre-qualified for the Home Affordable Modification Trial Plan under the Obama trial payment plan (3 trial payments). The payment schedule is as follows:

02/01/2010 \$930.42
03/01/2010 \$930.42
04/01/2010 \$930.42

Once the homeowner completes the Trial Plan we will then request updated financials in order to run the loan modification. If the homeowners do not make the above required payments, they will not be eligible again for a modification at least for one year.

Due to the bankruptcy status we request that you submit these terms to the courts to receive court approval if needed for this plan, in order for us to move forward with the trial payments. Please be advised that due to the length of time required to receive the court approval, the terms and the payment amount may have to be recalculated to reflect a new payment date and amount. If the court approval is not needed, please respond to this email stating this.

A package/agreement will be sent to the borrower detailing all of this information once the court approval is received.

Please let me know if you have any questions or need additional information.

Thank you,